THE NORTH AMERICAN SHELTER BUSINESS, 1860–1920: A STUDY OF A CANADIAN REAL ESTATE AND PROPERTY MANAGEMENT AGENCY*

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Olivier Zunz recently has suggested that "change rather than continuity...marked northern American industrial society from 1880 to 1920."[1] His study of Detroit provides ample evidence to support this claim, at least in terms of that city's evolving social and spatial structures. Not all aspects of city life, however, changed as dramatically as those emphasized by Zunz. The property development industry, for example, was characterized during this period by a marked degree of continuity that was periodically overlain by subtle and gradual changes. In most North American cities, as Robert Barrows has pointedly reminded us, the industry continued to develop property in the traditional way—by erecting single-family housing, much of which would be occupied by renters and therefore would have to be managed.[2] This development process required a small and constant cast of actors including landowners, subdividers, lawyers, registry officers, builders, tradesmen and labourers, municipal officials, and real estate or land agents.[3] Our purpose in this article is to examine continuity and change in the property industry between 1860 and 1920 through the eyes of this last group.

The North American real estate business has evolved slowly over a fairly long period of time. Historian Pearl Davies cites the Cruikshank Company, founded in New York in 1794, as the oldest existing real estate firm in the United States, and suggests that New York was also the first city to obtain a real estate board when the New York Real Estate Exchange was founded in 1847. By the 1880s many cities had similar organizations that often were used by members to enhance local community growth and prestige.[4] But realtors were more than civic boosters even at that time. They quickly acquired an

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impressive list of duties and responsibilities including "appraisal, negotiating and making leases, collecting rents, making sales of real estate, and negotiating mortgage loans."[5] By the early years of the twentieth century, some firms had branched out into property development as well. The business, then, underwent a long, slow, and gradual process of professionalization.

Even the most fragmentary accounts of the practice of real estate agents place the business in an important social position mediating between a bourgeoisie with funds to invest and tenants residing in the investment dwellings. Their handling of mortgage capital, investments in shelter development, the collection of rents and management of rental properties, and the issuing of eviction notices allow insight not only into business cycles and structural changes in capitalism, but also into important social relationships. Early real estate agents were principal figures in the investment and social history of urban North America; they were the flesh and blood behind the distilled statements of land-use theory.

The fundamental obstacle to comprehending the real estate agent's significance to the history of capital markets and to the social history of housing is the scarcity of archival records. The office records of one Hamilton, Ontario, firm—Moore and Davis—for the period from late 1858 to early 1919 provide the necessary base for suggesting the general practices of the North American real estate business during important phases in its history. While Hamilton was in many respects a "typical" city during these decades, in older and larger metropolitan centres the timing of changes in business practices and the level of the agent's specialization may have differed.

The real estate and general agency business of William Pitt Moore and John Gage Davis began in August 1858 in offices located at King and James streets, Hamilton's central intersection. In 1866 the firm relocated one block to the north in the new Lister Block where it remained for more than a century. Records of the company's activities include letterbooks of correspondence sent from the firm, rent ledgers for properties managed by the firm, a mortgage ledger, general ledger books, estate books, diaries or day books, journals, and miscellaneous deeds and other documents.[6] Davis left the partnership at an unspecified date, and Moore retired in 1891. Moore's family has continued to manage the business to the present.

The home base for the firm—Hamilton, Ontario—is a port city, founded in 1816, and located at the western end (head) of Lake Ontario. Approximately forty miles from the provincial capital of Toronto, and sixty miles from Buffalo, New York, Hamilton has long been an important centre for commerce, industry, and transportation. Today the city is home to about half a million residents and is Canada's leading producer of steel. The population of Hamilton grew from 14 112 in 1851 to 114 151 in 1921. At the same time the area of the city more than doubled (from 3050 acres to 7130 acres) through annexations, and the number of occupied dwellings increased from 1950 to 28 984. These increases mask the fact that growth in Hamilton, as in other North American cities, was retarded periodically by external economic forces.

The depressed economic conditions that followed the panics of 1857, 1873, and 1891, the recession of 1907–1908, and the crash of 1914–1915 all had adverse effects on Hamilton's prospects, and were especially severe blows to the property industry. Throughout the study period, Hamilton remained as an important destination for immigrants to Canada. In 1871, 47.2 per cent of the city's residents had been born outside Canada, largely in the United Kingdom (40.2 per cent), the United States (4.6 per cent), and Europe (2.2 per cent). Half a century later the foreign born still constituted 38.8 per cent of Hamilton's population, with the United Kingdom (28.9 per cent), Europe (5.7 per cent), and the United States (3.4 per cent) continuing, albeit in slightly altered order, as the leading points of origin.[7] It was within these changing conditions that the real estate firm of Moore and Davis operated and prospered.

The Contours of the Business

Initially Moore and Davis had to look beyond the land market to secure enough accounts to keep them solvent. The letters sent from the firm to its clients over the first seven years of operation illustrate this point (see Table 1). Collection notices, reports on the progress of collection activities, and notices of deposits made to clients' bank accounts constituted the largest single category of correspondence during those years. Other nonproperty-related matters included the location and sale of bonds and stocks, the sale of miscellaneous items such as leather (the Moore family had been associated with a tannery since the 1830s), the provision of and request for character references, and estate and personal affairs. In all, about 44 per cent of the letters written by the partners between 1858 and 1865 had nothing to do with real property. Later, much of the correspondence dealt with the insurance business, which today remains the sole activity of the firm.

Property was the major if not the sole concern of the firm in the early years. By 1863 the partners were publishing a monthly "land circular," and the firm provided a growing array of property-related services as time passed. These included selling property, composing advertising copy, posting for sale and for rent signs on property, letting buildings and houses and collecting rents, arranging mortgage money, preparing property valuations, recommending and then supervising repairs to property in their care, and conducting other property management duties such as the payment of taxes and water rates. Their attention to detail in these matters was remarkable. In 1862, for example, the partners informed Joseph Sudborough of Toronto that

> the roof of the house at the corner where White lives is rotted so that we shall be obliged to have a new roof and eve troughs, and also the boards of cellar in Grayson's mill will require to be new.

> It will cost about $27 or $30 to put them in order. We have had a carpenter to look at them. Please let us know by return Post as they should be done before the Equinoxial Storms set in.[8]

TABLE 1 *Moore and Davis's Outgoing Correspondence for Two Time Periods (1858–65 and 1912–14), by Category*

	1858–65		1912–14	
Category	Number	Percentage	Number	Percentage
Collections/financial	542	37.4	647	48.0
Sale of property/land values	127	8.8	78	5.8
Property management	281	19.4	69	5.1
Rental matters	209	14.4	220	16.3
Eviction notices/rent increase notices	48	3.3	70	5.1
Mortgages/titles	106	7.3	150	11.1
City property for sale	16	1.1	36	2.6
Farm property for sale	26	1.8	2	0.2
State of land market	10	0.7	1	0.1
Bonds and stocks available	34	2.3	12	0.9
Sale of miscellaneous items	28	1.9	7	0.5
Character references	15	1.0	2	0.2
Estate matters	12	0.8	50	3.7
Family matters	4	0.3	5	0.4
Total	1448	100.0	1349	100.0

Such attention and service were especially popular with nonresident property owners and the executors of estates, even if Moore and Davis's advice was not always accepted at face value.[9]

The firm also examined rented dwellings when tenants vacated. If there had been damage, Moore and Davis went after the former residents. Having located Mrs. H. Jagoe in May 1891, Moore demanded that she either replace the glass in the front door and return a night latch or he would have it done "and look to you for payment."[10] Besides exercising vigilance with respect to tenants' conduct, the property agent kept a watch on civic and provincial affairs insofar as they impinged on real estate. The partners were among those who petitioned the provincial legislature in 1873 to incorporate a Hamilton Street Railway, and Davis served on the first board of directors. They pushed the city to reduce taxes levied against their clients and insisted that the municipal police force protect property owners from the annoyance and expense of vandalism. The windows of vacant houses, for example, had a

terrible fascination that compelled "small boys" to throw stones.[11] Moore and Davis were politically active and knew enough about city neighbourhoods to be of some use to Hamilton's Liberal party. For example, they increased the number of eligible voters in a family by spreading out ownership on the assessment rolls to enable sons to meet the property qualification.[12]

As Liberals, they supported the moral reform measures of the Ontario government, such as a moderate liquor license act, but they definitely drew the line at legislation touching upon property rights and inheritance; they had no compunction about pressing Liberal M.P.P.s who owed them political favours, especially on matters of class legislation. After the 1886 provincial election, for example, William P. Moore wrote to Nicholas Awrey, M.P.P. for South Wentworth:

> I have noticed in the reports of proceedings in the house that there is a move made to do away with the Law of Distress for Rent. I know that the papers have been harping on the hardship of a Landlord having the power to Distrain for rent on poor people, particularly the Labour union has been at it for some time. My opinion is that they know very little about the matters.[13]

Moore went on to argue that if landlords could not seize a tenant's chattels it would be necessary to demand rent in advance. "A great many poor people would go to the poorhouse as they would not have money to pay the rent in advance."[14] The clarity and directness of these epistles establish the firm's attention to class interests and not just to details involved in managing parcels of property.

Overall, clients seem to have been satisfied with the services and judgment provided by the firm. Moore and Davis, in fact, came to represent a number of important corporate clients in Hamilton real estate matters, including the Colonial Securities Company, the Canada Permanent Building and Loan Company, and the Guardian Trust Company, all of Toronto; the Trust and Loan Company of Kingston; the Canada Life Assurance Company and the Gore Bank, both of Hamilton; and the Toronto, Hamilton, and Buffalo Railway.

Fees were levied for all services rendered to corporate and individual clients. These were specified in detail in the monthly land circulars.[15] The commission charge for property management usually varied according to some unstated appraisal of the degree of difficulty associated with collecting rents and attending to repairs. During the late nineteenth and early twentieth centuries, the firm charged a fee of 5 to 7.5 per cent. For property sales, the firm usually received a commission of between 2 and 2.5 per cent of the purchase price.

In matters concerning land sales, similarities with current real estate practice are evident. As would be the case today, Moore and Davis served as intermediaries between the buyer and the seller. The person interested in purchasing the property generally would submit a written offer to Moore and Davis, and they, in turn, would convey this offer to the owner or his agent. For example, in 1872 John Fox submitted the following offer for two parcels located in the east end of the city:

> I hereby offer you as agents for Dr. Rae, the owner, eight hundred dollars for Lots 114 & 115 on Victoria Avenue north of King Street, payable cash down, title to be satisfactory or no sale and taxes paid by owner to the time papers are completed and money paid. Vendor to furnish abstract and all papers in his possession for inspection only.[16]

A copy of this letter was sent to the Toronto barristers Maclennan, Downey, and Henderson, who acted as agents for Dr. Rae.[17] If the offer was rejected (as in this case), the party making it would be so informed and often would be urged to make a higher bid.[18] If the owner accepted an offer to purchase, Moore and Davis would inform the would-be purchaser of this fact and oversee the preparation of the papers needed to transfer the ownership of the parcel or parcels in question. Should financing be required, the firm might again be called upon to play the role of the go-between.[19] Apparently private lenders had to be particularly careful in the mortgage market, for the partners told Alex McNale of Owen Sound that "the money we loan principally belongs to an Estate and the Executor is not willing to loan except on city or farm property in this or adjoining counties." And in 1877 they suggested to Charles A. Blyth of the Canadian Bank of Commerce branch in New York City that "money is worth 8% interest payable half yearly, on mortgage security of double the value."[20]

The essential nature of Moore and Davis's business remained constant for half a century. Insight into the components of the business can be obtained by comparing the contents of letters at the beginning and near the end of the extant letterbooks. All 1448 letters leaving the firm from 1858 to 1865 were analysed; as were all 1349 letters from 1912 to 1914 using the same categories established in the review of the earlier correspondence (see Table 1). The technique is flawed in that it places no weight on the relative significance of one type of letter as opposed to another. For example, a letter requesting payment of an insurance premium entailed less background preparation than a letter reporting on repairs to a rental dwelling owned by an absentee landlord. Moreover, the firm used the telephone in much of its intracity business by 1900, though conversation seems to have been followed by confirmation in writing. Collections, including reports on mortgage installments and insurance premiums, constituted about one third to one half of the outgoing letters. A comparison of the sample periods suggests an increase in collection activity. The most appreciable shift in business, however, involved the decline in property management. Moore and Davis had been quite busy in the early period, supervising the repairs of houses and shops owned by absentee

landlords. Quite likely the early volume of letters on this subject stemmed from the drastic collapse of the city's economy and the exodus of perhaps 20 per cent of the populace between 1857 and 1864. Property owners who departed often found it impossible to dispose of their Hamilton assets in a failing property market. Moore and Davis provided a service for these former residents, but over the years more and more of the land came to be owned locally. Indicative of the firm's increasing specialization in urban real estate concerns is the fact that a few business services decreased: these included farm property sales, sales of miscellaneous articles, and reports on the availability of bonds and stocks. Over time, then, the emergence of the firm as a modern professional real estate concern is apparent.[21]

The two sample periods yielded a common pattern of destinations; this is especially evident when the drop in correspondence to Wentworth County locations is seen as a likely result of the city's annexation of county territory beginning in 1891 (see Table 2). The city-bound letters constituted a special cluster because many were sent to tenants, mortgagors, and vendors of property. Letters sent outside the immediate area included reports to absentee landlords, statements for mortgages, and communications to former residents seeking to liquidate Hamilton assets. The geographic scope of this communications network suggests the considerable extent to which North American cities were economically and socially interdependent. For example, Toronto was the paramount destination for Moore and Davis letters sent outside the immediate vicinity because it was the head office centre for the insurance company represented by the firm and for several trust companies with Hamilton property. Also, numerous Hamiltonians had moved to the larger centre leaving behind unsold lots or dwellings. The steady 10 per cent flow of letters to the United States—frequently to Michigan and New York addresses—demonstrates the phenomena, well-known to social historians, of transiency, and underscores the significance of Hamilton's railway links with the border states. High turnover rates in the urban population, therefore, contributed significantly to the need for agencies like Moore and Davis.

TABLE 2 *Moore and Davis's Outgoing Correspondence for Two Time Periods (1858–65 and 1912–14), by Destination*

	1858–65		1912–14	
Destination	Number	Percentage	Number	Percentage
Hamilton	297	20.5	429	31.9
Wentworth county	196	13.5	18	1.3
Remainder of Ontario	751	51.9	726	53.8
Remainder of Canada	68	4.7	30	2.2
United States	136	9.4	143	10.6
Other	0	0.0	3	0.2
Total	1448	100.0	1349	100.0

The Mortgage Market

The mortgage market was quite limited in Canada during the nineteenth and early twentieth centuries. Chartered banks, the most important current source of funds, were legislatively excluded from issuing residential mortgages until the 1960s.[22] This left the field to life insurance companies, trust companies, building societies, mortgage loan companies, lawyers, real estate agents, and individuals. Precisely the same composition has been noted in studies in Boston and Pittsburgh during the late nineteenth century. Given this apparent fragmentation, it is not surprising that little is known about this area of finance, a point that Barrows has underscored for U.S. cities.[23] It does seem that most people tried to avoid mortgaging their property purchases whenever possible. One analysis of almost 1700 vacant Hamilton lots sold between 1847 and 1881 revealed that only 43 per cent were mortgaged at the time of sale, with the vendor or some other individual holding the mortgage in 93 per cent of the cases.[24] Another study of the sale of nearly 900 Hamilton houses during the same time period found mortgages in only 27 per cent of the transactions.[25] Such findings point to the existence of a localized and infrequently used mortgage market. Consequently, as the representative of several individuals and large estates, Moore and Davis were not insignificant players in the mortgage arena. It is plausible, moreover, to propose that, while thousands of investors made up the mortgage market in many contemporary urban settings, specialists like Moore and Davis co-ordinated the activity. They, and a few similar agents in nearby offices, determined the credit-worthiness of men of modest means or the strength of collateral. Mortgage brokers thereby affected the social and architectural shape of residential space, reinforcing notions about trustworthy character or desirable shelter.

When acting as mortgage broker, the firm sometimes worked for several interlocking commissions. Moore and Davis charged clients a fee of 2 per cent on any mortgage funds that it obtained. Such funds might have helped close a property sale for which the firm also charged a commission. Furthermore, Moore and Davis often sold the insurance policy that protected the mortgage against the loss of the property by fire. In 1912 Moore and Davis had to remind Toronto Dwellings, Limited, of the law that stated "that the Mortgagor will insure the Mortgaged premises in some insurance office to be approved of by the Mortgagee and that Miss Cummings requires it to be insured in the London and Lancashire Fire Ins. Co. in which Company it was insured at the time of purchase."[26] The London and Lancashire company was also the one fire insurance firm represented by Moore and Davis.

Beginning in the 1860s, the firm handled estate funds for trustees and widows. For Moore and Davis, six major estates seem to have constituted the bulk of the mortgage funds handled during the 1870s and 1880s; the ledgers for these funds provide a glimpse into the structure of mortgage lending.

Counting renewals, 706 mortgages with a total value of $1 073 268 were drawn from the funds of the six sources from 1860 to 1909. The most common values were $1000 (n=48), $2000 (n=38), $1500 (n=33), $500 (n=32), $600 (n=25), with the average value for all 49 years being $1560. These mortgages financed the purchase of small dwellings for owner occupants, revenue properties, and speculative lots.

Moore and Davis did not arrange mortgages with a blended payment scheme. Some of Hamilton's other property specialists, builders like Patterson Brothers, initiated such a plan for their clients in the 1880s as a means of easing the burden of financing homeownership.[27] Instead of having to secure savings or another loan to pay the principal at the end of the mortgage term, the mortgagor with a blended payments arrangement paid off the interest and principal together. The fifteen or twenty-year term was another feature of the blended payment system that made home ownership seem easier to attain. Yet, even as late as the 1920s, long-term blended payments were still regarded as relatively novel, and they applied only to the purchase of new houses.[28] In contrast, Moore and Davis made arrangements that fitted the traditional practice of home financing. Unlike a few major contractors, who sought to build a market of home buyers, brokers and local attorneys sought flexibility in the estates they guided. Of the 706 mortgages arranged by Moore and Davis, 221 (31.9 per cent) ran for three years; 204 (28.9 per cent) for five years; 102 (14.4 per cent) for two years, with the average term being only 3.6 years. Apparently the mortgagors of the day endeavoured to meet the principal due at the end of these fairly short terms, because 461 mortgages (65.3 per cent) were not renewed. Usually blended payments involved monthly installments, but Moore and Davis only drew up two mortgages on this basis. The half yearly payment was the most frequently arranged form, occurring 619 times (87.7 per cent). Each of these features appears to have been a standard practice throughout North America, and has been confirmed for Boston by Sam Bass Warner, Jr., in his *Streetcar Suburbs*.[29]

The rate of interest set by the firm dropped steadily throughout most of the study period, from an average of more than 7.5 per cent in the early 1870s to an average of less than 5.0 per cent in the early 1900s (see Fig. 1). This decline is hard to explain; the firm's papers reveal only vague comments about the relative availability of money. It may be that the local money supply was increased by British and American investment in Canada during the 1880s and especially in the early 1900s. Whatever the reason, the decline in interest rates may have contributed to the increase in the percentage of Hamilton householders owning homes: an increase from 25 per cent in 1861 to 33 per cent in 1901 to 50 per cent in 1911.[30] Other factors, including a period of industrial prosperity in the 1880s and the introduction of new building techniques and machined materials, may also have been significant. Nonetheless, the increased stability of the mortgage market by the late 1880s contrasted with financial instability in the late 1850s and early 1860s—a period when the trans-Atlantic credit system failed and interest rates soared.

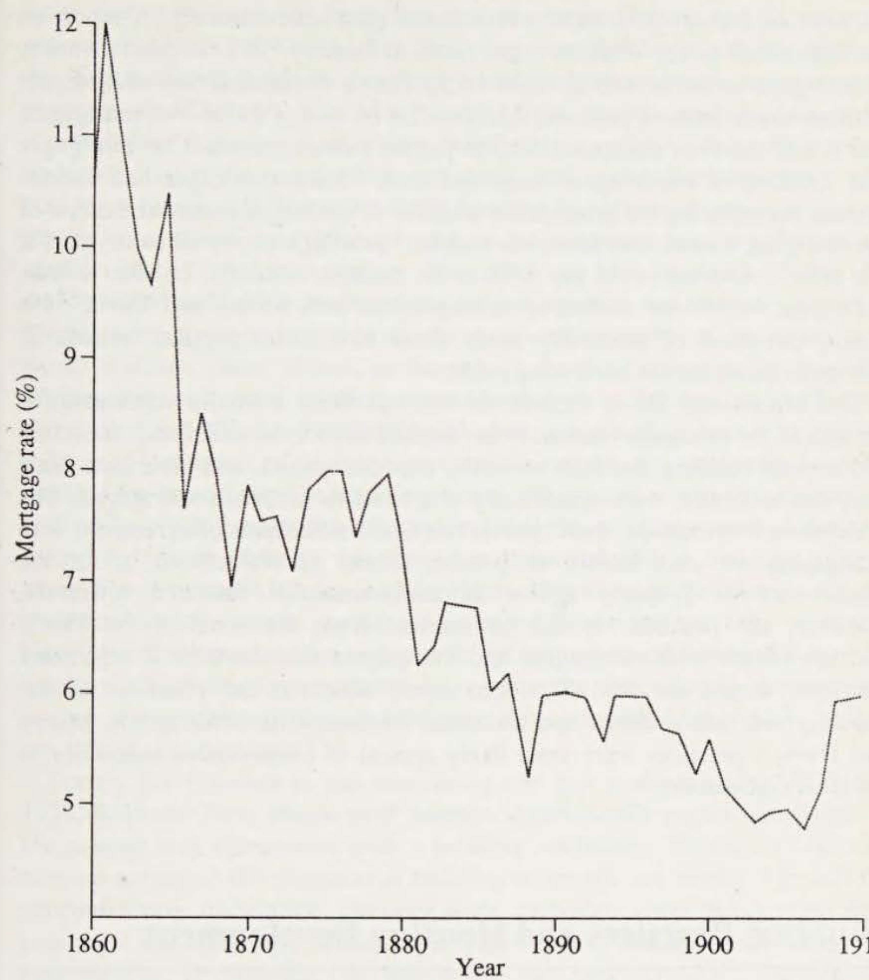

FIG. 1 *Mortgage Interest Rates Charged by Moore and Davis, 1860–1909*

The lenders behind Moore and Davis's six principal sources of mortgage funds apparently curtailed their investments by the early twentieth century. The firm continued, however, to acquire clients with funds. No ledgers have been found for these later mortgages, but sufficient information remains in the firm's letterbooks to indicate that earlier trends continued. Estates and well-to-do widows once again supplied most of the money. In 1913, for example, Moore and Davis handled about $110 000 in funds for mortgage loans. About $40 000 came from the estate of Edgar H. Watkins, a deceased retail merchant; a Mrs. Mary Hopkins placed $26 300.[31] The three dozen mortgages in operation in 1913 had an average value of just over $3000, and

all were on a short-term basis with interest paid semi-annually. A report on the disposition of the Watkins estate funds in January 1914 revealed a variety of mortgage terms as well as some of the firm's responsibilities with respect to those loans. Interest payment was overdue on two of the eleven mortgages, and it was the firm's responsibility to pursue these accounts. One mortgagor was "talking of requiring an increased loan." Each mortgagor had various options for repaying his principal in addition to settling accounts at the end of the mortgage's term. One borrower had the "privilege to pay all or any part at any time." Another could pay $100 or its multiple annually. In other words, borrowers worked out individual arrangements with Moore and Davis.[32] No doubt, this kind of flexibility made firms like theirs popular sources of mortgage funds for the borrowing public.

The Moore and Davis records do not constitute a totally representative portrait of the mortgage market. Other lenders need to be examined. Hamilton had several building and loan societies, trust companies, and insurance firms that, unlike banks, were specifically chartered to invest in mortgages. The scale of their operations, their interest rates, and their terms of agreement with mortgagors are not known at present. Some generalizations about the significance of property agents as noninstitutional financial operators, however, are possible. It can be implied from the tone of the firm's correspondence with mortgagees and mortgagors that the rates it negotiated prevailed across the city. The firm surely observed the practices of the building and loan societies and discussed business with other agents. Moore and Davis's practices were most likely typical of conservative behaviour in the mortgage market.

Building Practices and Housing Development

Taking advantage of their expertise on such matters as changing property values, the state of local financing, and the capabilities of the city's building trades, Moore and Davis briefly expanded the scope of the firm's business activities by becoming land developers in 1884 and housing developers between 1907 and 1909. On a modest scale, Moore and Davis became producers of the basic urban commodity of housing. According to geographer David Harvey, who has examined the various participants in the urban real estate business and characterized the basic features of each, the housing developer or merchant builder made a special set of profit calculations. Unlike rental property managers, merchant builders worked, as they do today, at the margins of the city, hastening its suburbanization. They had no interest in restoring or rehabilitating older structures, for their primary function was the building and promotion of new units of housing. The merchant builder, moreover, should not be confused with the building contractor. While the

latter tries to make money by selling both his artisanal skills and his ability to assemble and co-ordinate the manufacturing team that constructs the housing, the former tries to profit by purchasing land and enhancing its value through property development. The Moore and Davis records on suburban home construction indicate that their substantial profits came from their understanding of the many social, economic, and geographic factors that give housing value in addition to its basic function as shelter. A house's value as shelter (use value) would be constant to its occupant, but its value on the market place (exchange value) depended on the business cycle, the demographic and labour profile of the city, its location, and the interplay of its neighbourhood environment with the time-cost features of the journey to work. William Ghent Moore, as the son of the firm's founder William Pitt Moore, was in a good position to understand these factors intuitively, and recognized in 1907 that the widespread urban construction accompanying the industrial expansion of his city provided an opportunity to profit from the demand for housing by Hamilton's growing numbers of semi-skilled labourers and white-collar employees. He realized that the southeast side of the city, though relatively close to the exploding industrial district, was far enough away from the noise, fumes, and unsightly structures of the factories in the northeast to have some appeal for potential home buyers. Like scores of Hamilton developers active at the time, he helped create residential patterns with socially distinctive characteristics: immigrant labourers in the boarding houses of the northeast, semi-skilled labourers and clerks in the southeast, and the élite in the southwest.[33]

During the upswing in the business cycle that peaked around 1912 and 1913, William Ghent Moore built fourteen single-family homes (see Table 3). He entered into agreements with a building contractor, William Wray, who then co-ordinated the purchase of building materials and arranged for all the subcontracting: excavation, masonry work, carpentry, tinsmithing, plastering, painting, and glazing. Wray supervised and evaluated each phase of construction. If satisfied, he forwarded the subcontractor's request for payment to Moore. Agreements like this were typical of one important type of business arrangement for home production, but there were others. Many builders purchased lots themselves; and building-supply firms occasionally functioned as developers. Some people even built their own houses. The housing industry, unconsolidated and flourishing, attracted numerous combinations of investors and producers. Nevertheless, despite the variety of business arrangements, a handful of major property subdividers, a builders' association, and eventually a real estate board, provided the industry with the leverage necessary to enforce a measure of unity when setting prices and when dealing with construction unions. All the same, the Canadian urban housing industry remained dominated by flexible partnerships and co-ordinating associations until after World War II, when corporate integration and packaged suburbs began to challenge traditional ways of doing business in the industry.[34]

By the time Moore took an interest in housing ventures, the city's suppliers of building materials and the building trades had had about twenty years of experience with machine-manufactured housing components. Doors, sashes, mouldings, baseboards, newel posts, banisters, and other wood pieces were regularly being turned out by power equipment in the city's several major lumberyards. For an even longer period, builders had utilized pattern books for their house plans. Several homes built by Wray for Moore, for example, refer to a plan number seventy-three from an unspecified pattern book. By the time Moore entered the property development business, the standard house had become smaller, evolving toward what Gwendolyn Wright has termed the minimalist house.[35] Even though the business network organizing the housing industry remained both fairly traditional and scattered among numerous temporary partnerships, technology and standardization had taken a significant foothold.

TABLE 3 *The Profitability of William Moore's Speculative Housing Ventures, 1907–1909*

Construction costs	Norway St., 1907 Cost ($)[a]	%[a]	Central St., 1908 Cost ($)[b]	%[b]	Mountain St., 1909 Cost ($)[c]	%[c]	Cost ($)[d]	%[d]
Lumber	442	26.8	298	22.1	335	20.9	425	23.7
Carpenters' wages	150	9.1	120	8.9	120	7.5	150	8.4
Plasterers' contracts	140	8.5	90	6.7	115	7.2	150	8.4
Cellar contracts	117	7.1	70	5.2	70	4.4	90	5.0
Painting and glazing	55	3.3	55	4.0	55	3.4	60	3.3
Hardware	27	1.6	25	1.9	25	1.6	24	1.3
Chimney	12	0.7	20	1.5	20	1.3	15	0.8
Gas pipes	—	—	—	—	—	—	9	0.5
Tinsmiths' contracts	14	0.8	14	1.0	14	0.9	14	0.7
Other	37	2.2	—	—	—	—	—	—
Pump and well	26	1.6	—	—	24	1.5	24	1.3
Contractor's payment	75	4.4	100	7.3	100	6.3	80	4.4
Construction costs	1095	66.3	792	58.6	878	54.9	1061	58.9
Land cost	300	18.2	300	22.2	360	22.5	392	21.8
Profit	255	15.5	258	19.2	362	22.6	347	19.3
Sale price	1650	100	1350	100	1600	100	1800	100

NOTE: Each unit took approximately forty days to build.
[a]Based on the construction of two two-story frame houses.
[b]Based on the construction of one frame cottage.
[c]Based on the construction of six frame houses.
[d]Based on the construction of five two-story frame houses.

As a consequence of these changes, dwellings could be erected quickly and for a relatively low price. In 1913, a Hamilton contractor demonstrated the principle of rapid construction using abundant prefabricated components by raising a twelve-room house in one day. More typically, houses were built over a five- to seven-week period, with the work sequence revealing both an appreciation of new technology and the persistence of old crafts. Advanced mass-production techniques were utilized at the lumberyard, where wood cut at mills in Northern Ontario or New Brunswick and owned by city dealers was finished into standard widths and shapes.[36] Horsedrawn drays hauled the supplies to construction sites, with punch clocks recording the departure time on the delivery ticket. When the materials arrived, the contractor signed the ticket, which then became the basis for the billings mailed to William Ghent Moore by the suppliers.

In contrast, the construction of basements remained technologically unsophisticated. Each basement was excavated by pick and shovel, a chore that appears to have required 100 man hours for completion. A masonry specialist arrived next to build the basement and, if required, the foundation footings for the verandah or for rooms lacking a cellar. The carpenters next arrived to put down the floor beams, install frames, raise the roof, and finally clad the exterior. A tinsmith then installed roof gutters; plasterers, painters, and glaziers finished the dwelling. About ten men appear to have worked on each of Moore's houses. In 1909, when five houses were being built for Moore on the same side of Mountain Street, Wray organized the construction around a work sequence, instead of building each unit concurrently. For the merchant builder, this type of staggered assembly spread out capital expenditures. Ideally, the completion and sale of one house would generate enough revenue to complete another. Good timing in the construction and sales could thus minimize the enterprise's credit requirements.[37] In sum, housing development was a sophisticated business involving a string of specialists. The developer decided what, when, and where to build. The contractor co-ordinated the suppliers and tradesmen. Timing was an essential consideration in every phase, from site selection to closing with a buyer.

The largest single item in the cost of Moore's houses was lumber, which accounted for about 25 per cent of all expenses, including land costs. In both 1907 and 1909, a two-story 30 by 22 foot frame house could be constructed for just under $1100. In his initial negotiations with Wray, Moore tried to hold construction costs to $1000. In 1908, Wray had been able to build very modest frame cottages for just over $790. Throughout this three-year period, lumber remained roughly 40 per cent of the construction cost, with carpenters' wages accounting for 14 per cent, and plastering contracts 13 per cent (see Table 3). Suggestively, construction costs remained stable overall, with lumber prices even declining slightly. The integrated and technologically progressive lumber industry thus seems to have been seeking profits through volume sales and technological improvements rather than through high unit costs.

The converse was true of the land itself. While its supply could be increased by creating new subdivisions, its value could not. In terms of amenities or even necessary facilities, building lots were not all alike and were sold under the assumption that the amount of good land was finite. The economics of materials, labour, and land were thus governed by different principles. The

economics of building materials were based on a conception of renewable supply; the economics of construction labour revolved around the city contractors' ability to reduce craft union demands by threatening to introduce non-union labourers; and the economics of land rested in the assumption that accessible real estate existed in limited supply. Consequently, in a city with a rapidly increasing immigrant population, building supply costs fell, labour costs were held in check, and land prices often increased (see Table 4).[38] The rise from $300 to $392 per lot in two years demonstrated the significance of the concept of land scarcity and the ability of land developers to pass along the related costs. The profitability of the land-subdividers' business was demonstrated by increases in the price of property; the developers' ability to make a profit despite these increases was revealed by Moore's nearly constant 20 per cent net rate of return. Added costs were simply passed on to the consumer.

TABLE 4 *Changes in Costs and Profits for Similar Two-Story Frame Houses, 1907–1909*

Year	Number	Construction costs	Land costs	Profit margin	Price
1907	2	$1095	$300	$255	$1650
1909	5	$1061	$392	$347	$1800
Change		-3.2%	+30.7%	+36.1%	+9.19%

It should be observed that the years William Ghent Moore acted as building developer were abnormal. The nearly 10 per cent rise in the cost of housing between 1907 and 1909 was exceptional. Over the longer period, from 1861 to 1911, the introduction of mass-produced building supplies, minimalist housing designs, and declining mortgage rates all helped to increase the percentage of homeowning households. Furthermore, it is probable that civic housing codes and public health campaigns improved the quality of the city's housing stock during the same period. A few pockets of slum dwellings and numerous overcrowded boardinghouses for immigrant labourers remained important exceptions to this pattern of long-term improvements; however, as Barrows reminds us, such structures were not typical products of the property industry in urban North America at this time.[39]

In the brief period William Ghent Moore worked as a housing developer, he demonstrated the ingenuity of a businessman able to respond quickly to opportunities and to frame cost-efficient contracts with suppliers and tradesmen. His work as developer also demonstrates the profitability of this business, although there is no denying its riskiness. The business cycle could not be forecast and repeatedly the housing industry would peak as the urban economy had already started to weaken. This happened in the late 1850s, in the early 1890s, and in the 1913–15 recession. It occurred again in 1930. Because they were involved in housing development for such a short period, Moore and Davis avoided the over-construction and speculation that culminated in the 1913 Canadian economic collapse.

Landlords and Tenants

If the preceding discussion of Moore and Davis's mortgage activity and housing development suggests social progress, or at least an increase in property ownership by wage earners, then the eviction notices, issued by the firm suggest a less happy theme. These notices permit an empirical investigation of a process that has been described theoretically by David Harvey. Harvey maintains that the landlord's rate of return on lower quality dwellings constitutes a class monopoly rent. Class action, he argues, is sometimes necessary to maintain this monopoly. One example of an action of this kind, Harvey contends, occurs when there is an oversupply of inexpensive rental housing. In this situation, "a rational landlord strategy is to reduce maintenance [until] scarcity is successfully produced....The class interests of landlord and tenant are clearly opposed to each other."[40] According to this thesis, Moore and Davis should have advised landlords to withdraw housing from the market and convert the vacant property to other revenue-yielding uses. Examination of the evidence, however, suggests that the existence of a class monopoly in the provision of housing did not always have such socially undesirable consequences.

Using city directories and assessment rolls, an effort was made to determine what happened to tenants receiving Moore and Davis eviction notices and to the dwellings from which they may have been evicted. Out of a total of 567 residential and commercial eviction notices issued between 1893 and 1918, all but 72 (12.7 per cent) could be traced to yield data about the tenants and the outcome of the notice. This data reveals that Harvey's claim that landlords withdrew rental housing to maintain a class monopoly is difficult to substantiate. In more than two-fifths of the cases, the original tenant stayed in the dwellings. There were only twenty-four instances (4.2 per cent of known outcomes) in which a tenant was, apparently, removed to facilitate the sale of the property. This instance represented the fourth most frequent outcome of the eviction notice (see Table 5). Furthermore, rental property was converted to building lots only six times (1.0 per cent). After the upsurge of concern about public health in the early twentieth century, it was occasionally civic authorities, not landlords, who forced the issue of reinvestment and intensified the housing crisis afflicting the urban poor.[41]

The behaviour of Moore and Davis thus does not support Harvey's thesis. Nor does the fact that it was the local government that intensified, at least in part, the housing crisis. As Harvey focussed on the contemporary housing situation, he did not have the advantage of historical hindsight. At best, the notices and related letters of advice to landlords sent by Moore and Davis

suggest that landlords attempted during the periods of urban growth to function as a class monopoly to increase rents. Eviction threats were issued liberally during upswings in the business cycle, and must be considered as part of an investor strategy. In certain instances, eviction threats were coupled with rent increases: "If you are willing to pay the increased rental kindly call at our office and sign the lease. If you object to the payment of said increases in rent we wish you to consider this as a notice to vacate on the said 6 day of June 1913."[42] The contents of letters sent to tenants were not, however, sufficiently detailed to state conclusively that rent increases were the overriding issue. In 1916 and 1917, however, when the letters included more than routine information, thirty-two of fifty-six notices mentioned a rent increase. Evidence of another sort strengthens the rent-increase hypothesis. The three-year periods between 1886 and 1918 in which the most eviction notices were issued coincided with significant upward swings in the local business cycle (see Fig. 2). In contrast, during the depressed 1890s, the brief recession of 1907–1908, and the crash of 1914–15, Moore and Davis rarely issued notices.

TABLE 5 *Outcomes of Eviction Notices Issued by Moore and Davis, 1898–1918*

Outcomes[a]	Number	All cases (%)	Locatable cases (%)
Original tenant stays[b]	244	43.0	49.3
New tenant	134	23.6	27.1
House is vacant	27	4.8	5.5
House is sold to new occupant	24	4.2	4.8
New owner and new tenant	17	3.0	3.4
New owner and same tenant	14	2.5	2.8
Owner moved in	13	2.3	2.6
Property becomes lots	6	1.0	1.2
New owner and vacant	4	0.7	0.8
Sold to recipient of notice	3	0.6	0.6
Other	9	1.6	1.8
Could not locate	72	12.7	—
Total	567	100.0	100.0

NOTE: [a] As traced in city directories and assessment rolls.
[b] In these instances, tenants apparently complied with demands for higher rents.

Of the threatened tenants who could be identified in the assessment rolls, 244 (49.3 per cent) remained tenants at the same location after the date of the threatened eviction. This was by far the most common outcome of the firm's action. It seems, therefore, that many tenants complied with new rental charges. New tenants were found in only 134 cases (27.1 per cent); vacant units in only 31 cases (6.3 per cent). In general, the notices were issued to

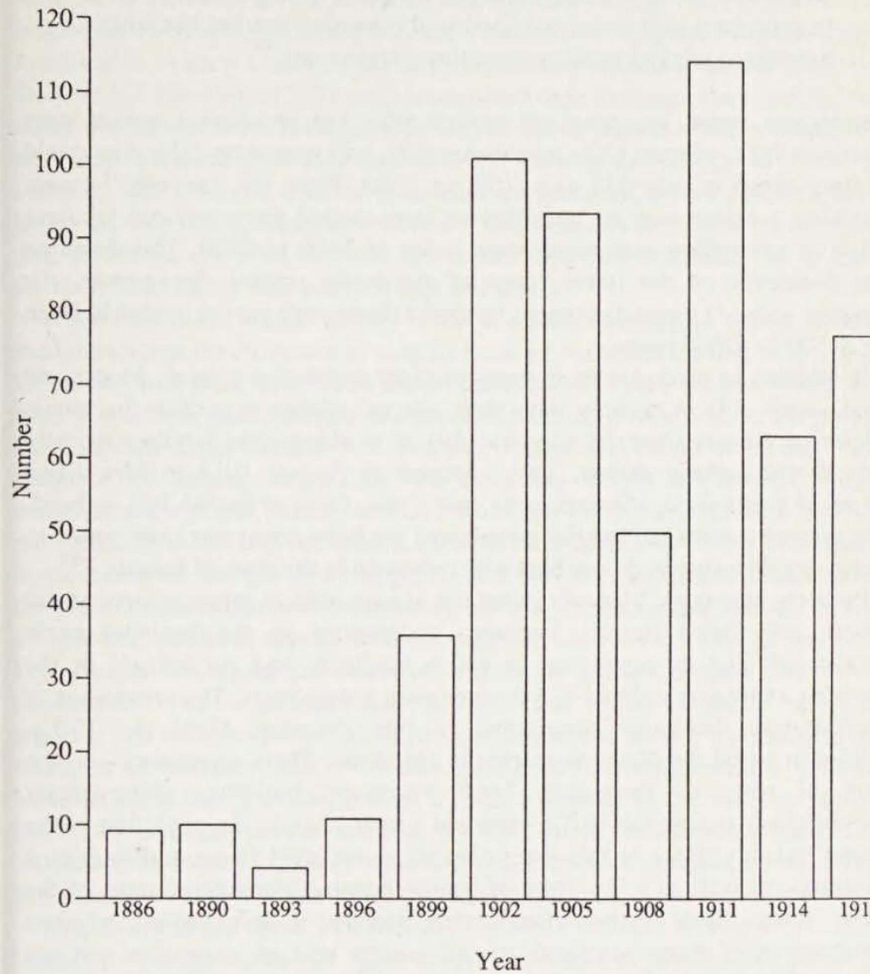

FIG. 2 *Eviction Notices Issued by Moore and Davis by Three-Year Intervals, 1886–1918*

residential tenants. Property use could be determined definitely in 499 instances (88 per cent). Of these, 452 (90.6 per cent) were residential.

The residential tenants' profile fits David Harvey's description of the type of urban dweller most vulnerable to a monopoly class of landlords:

> In a sequential allocation of a fixed housing stock in order of competitive bidding power, the poorer group, because it enters the housing market last, has to face producers of housing services who are in a quasi-monopolistic position...Lack of choice makes the

> poor more prone to being squeezed by quasi-monopolistic policies (a process which is not confined to the housing market but which extends to job and retail opportunities, and so on).[43]

The largest social groupings of tenants who had received a notice were labourers (81), widows (32), machinists (23), and teamsters (21). Age could be determined in only 332 cases (59 per cent). Thus, the "average" tenant receiving a notice was an unskilled or semi-skilled forty-year-old labourer living in a dwelling with an assessed value of $600 to $700. This dwelling was decidedly on the lower rungs of the rental market. In contrast, the assessed value of dwellings rented by clerks during this period tended to be in the $1500 to $2000 range.

In addition to raising rents in times of rapid population growth, Moore and Davis were able to comply with their clients' wishes regarding the ethnic origins of tenants since the city was full of working-class families recently arrived and seeking shelter. They reported in August 1913 to Mrs. Ellen Keyes of Springfield, Massachusetts, that "your favor of the 9th inst. to hand. The present tenants are English people and we have not at any time rented to foreigners. We always do our best with reference to the class of tenants."[44]

Property managers, however, were not always able to select tenants as did Moore and Davis in this instance; undulations in the business cycle occasionally led to conditions in which landlords had no latitude in the choosing of tenants and had to reduce or even forego rents. The prevalence of single-family dwellings contributed to this situation. Until the 1920s, multi-unit rental dwellings were rare in Hamilton. Their appearance—in the form of rows of three-story brick apartment buildings along major thoroughfares during the 1920s—marked a new stage in the evolution of the shelter industry. Prior to this time, cheaply constructed frame and roughcast dwellings, as well as a few rows of terrace housing, constituted most of the rental units. Such shelter deteriorated rapidly if left vacant; vigilant maintenance of many scattered, vacant houses was an expensive and not necessarily a foolproof way to prevent serious damage during the winter.

As winter approached in the depression year of 1891, Moore and Davis worried about the situation of many houses that they managed. They wrote to John Storie of New York that his house was still vacant. "We have offered to fix it up and rent it at a low price but it seems impossible to get it rented. There are a great number of vacant houses in the City."[45] During the subsequent depression years—especially in winter—Moore and Davis recommended rent decreases, delayed payments, and house repairs. The prospects of burst pipes, broken windows, and vandalism were real; the firm suggested assorted concessions to keep houses occupied and hence protected.[46] When the firm could, it induced tenants to sign a year's lease in April to insure that the house would be occupied the following winter. In contrast, during boom eras, the preferred system was rental on a monthly

basis, with increases levied in March and again in August or September. The following wisdom exemplified the firm's objective during hard winters: "It is much easier to keep a tenant than to get a new one especially at this season of the year [21 November]." Tenants recognized their leverage; they complained about the state of the dwellings, they moved out in search of better situations, and they withheld rent knowing that the firm preferred not to evict. In February 1893, Moore and Davis sent, in exasperation, a note to one tenant; however, they did not threaten eviction: "There is now three months rent past due, on the No. 31 West Avenue. We request that you will kindly let us have the amount in full. Yours truly, Moore and Davis."[47]

When depression struck the city in 1914, tenants once again appear to have recognized that the existence of surplus housing made landowners vulnerable. Of course, they well recognized the precariousness of their own incomes, and tried to roll back rents through threatened and actual relocations. In a report to the Guardian Trust Company of Toronto, Moore and Davis noted that "the prospect of renting or selling are not very bright at present." One consequence was that "the tenants in Nos. 9 and 15 Windsor Street want their rent reduced to $20.00 per month each. We have spoken to Mr. Alexander about it and we thought to try to get $22.00 but if not to reduce to $20.00 for the present rather than have them move and the houses remain vacant."[48] Not all absentee landlords appear to have listened to such advice. M.J. Cashmen of Port Huron, Michigan, for example, had to be given a second account of conditions: "We understand that the rent was to be increased after the winter...You will find it very difficult to get a desirable tenant especially in the winter at an increased rent."[49] While correlation of eviction notices with the business cycle has been mentioned, a further glimpse at the eviction pattern reveals its seasonal nature (see Fig. 3). This graph demonstrates the firm's reluctance to evict tenants in winter. By inference, it denotes a real, albeit limited and contingent, possibility for tenant leverage.

The advent of the apartment building signalled the start of a new era. As it forced a re-examination of land costs and required the participation of entrepreneurs and financial institutions, it helped undermine the well-established piecemeal gradualism of the residential rental business. From the landlord's perspective, an additional feature of the new order was the eradication of the power of unorganized tenants. When apartment structures sprouted throughout the city in the 1920s, and again in the 1960s, they signalled the arrival of a new level of sophistication in the landlords' monopoly. As corporate owner-operators replaced the network of landlords acting through the medium of the property manager, the nature of the landlord-tenant relationship also changed. Tenants now would seek to wield power through overt collective action and through government intervention. Despite these changes, Moore and Davis continued, until the 1970s, to manage rental homes. During that decade, the Moore family got out of the business altogether, concentrating instead on property insurance.

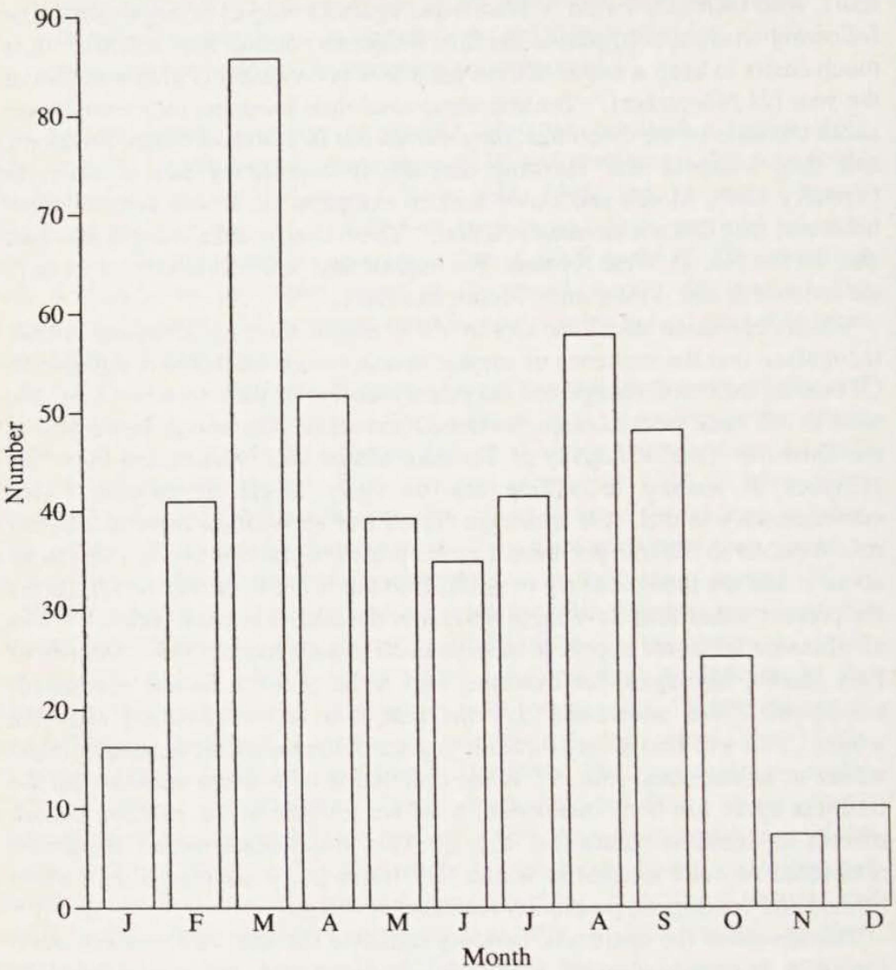

FIG. 3 *Residential Evictions Ordered by Moore and Davis by Month, 1886–1918 (n=1)*

Conclusion

The foregoing analysis of the records of Moore and Davis suggests that the North American urban property industry changed little between 1860 and 1920. To be sure, the firm become more professional as it devoted itself more single-mindedly to the property business; however, the basic product of the industry—the single-family house—remained through the period at the centre

of the firm's activities. The single-family house was a familiar landmark in the North American urban landscape as a symbol of achievement and independence; less obviously it was, and largely remains, an urban staple whose construction and management requires varied talents. Moore and Davis's approach to property management, mortgages, and the sale of urban property did not change during the period of our study. There were good reasons for this continuity. Unlike many consumer durables, houses were costly; as an investment, units were less liquid and more expensive than stocks and bonds. To have survived many fluctuations of the business cycle required a cautious skepticism. Seldom did the firm write to clients in optimistic tones. Haunted by the cataclysmic recession of 1857–60, the first generation avoided "creative financing." In Hamilton, the worldwide economic collapse ruined many real estate speculators and left landlords with many vacant properties. As Moore and Davis entered the business at precisely this traumatic moment, it is likely they were struck with the follies of optimism and innovation. Their mortgage arrangements minimized risk. To landlords, they advised patience and discouraged rash evictions. Similarly, in his one isolated venture into property development and housing construction, William Ghent Moore chose to build familiar types of dwellings, whose price, appearance, and location were carefully calculated. With the exception of this venture—a venture that took place during a period of unprecedented local growth—the firm's business was consistently routine and prudent. In addition to these specific examples of the firm's conservatism is the general observation that the nature and destination of its written correspondence changed only slightly in more than half a century.

The agents' efforts to mediate, through activities like obtaining mortgage funds and renting dwellings, between the various groups in the property industry, gave them an important role in the city-building process. In this regard, similarity with current real estate practice is evident. This having been said, it must be added that these roles and influences have been generally ignored by students of urban development. For much too long, geographers and economists using economic models of land use have dominated the real estate literature. Only recently have many of these scholars stopped considering housing, in the tradition of land-use economics, as a single-value commodity—i.e., as mere shelter. Neoclassical and neo-Marxist scholars, critical of this formulation, have, it is true, tried to supplant it with more complicated models. Nevertheless, the real "bidders" or real "manipulators" hypothesized about in such models are too seldom seen. Business historians should have a far greater say than they have had in the past in describing the processes that have made the North American city.

Especially in recent decades, significant changes have taken place in the property business. Moore and Davis, however, did not change with the industry. For example, the trend toward vertical and horizontal integration in the housing business today contrasts dramatically with the limited range of activities undertaken by Moore and Davis. Furthermore, they participated in

only the most limited fashion in the several significant changes in the housing industry that did take place in their era. During this era, modern mass-production technology was introduced into house construction through the prefabrication of numerous house components. Blended mortgage payment schemes were also introduced by developers to encourage home ownership. In addition, apartment buildings became more commonplace in urban North American cities, and class-based residential patterns replaced the heterogeneous neighbourhoods of the mid-nineteenth-century city. The fact that Moore and Davis became actively involved in neither blended payments nor apartments suggests the limitations of their conservatism. Who did instigate these changes and why they came about remain questions for future research.

By 1920 cracks were appearing in the formerly solid belief that private industry could provide all urban housing needs. In response to the housing crisis precipitated by World War I, the Canadian government made at that time its first, timid forays into the housing field.[50] Unfortunately, at present this nexus of change is only partially understood, though some elements, such as changes in house-building technology, have been explored in depth.[51] A more synthetic approach to these changes is essential if the evolution of the property industry and the implication of this process for the spatial and social ordering of urban places is to be properly understood. While insights gleaned from business history and historical geography offer an alternative to the limitations of theoretical abstraction, much room for historical inquiry remains. The Moore and Davis records document but one approach to property management in one city in one epoch in the history of the shelter business. Our findings parallel those in similar studies closely enough to venture the claim that Moore and Davis followed common practices. But many questions remain. Was their caution extreme, their survival unusual, and their refusal to innovate in the post-1920 period atypical? Did other established entrepreneurs, undeterred by precedents constraining the Moores, innovate successfully in new financial methods and shelter types? It will be necessary to study more firms over longer periods in different cities before a more dynamic portrait of housing as business history can be sketched.

Notes

1. Olivier Zunz, *The Changing Face of Inequality: Urbanization, Industrial Development, and Immigrants in Detroit, 1880–1920* (Chicago, 1982), 400.
2. Robert G. Barrows, "Beyond the Tenement: Patterns of American Urban Housing, 1870–1930," *Journal of Urban History* 9 (1983): 395–420.
3. Michael J. Doucet, "Urban Land Development in Nineteenth-Century North America: Themes in the Literature," *Journal of Urban History* 8 (1982): 327–31.

4. Pearl J. Davies, *Real Estate in American History* (Washington, 1958), 18–21, 36.
5. Ibid., 39.
6. The inventory of Moore and Davis's records includes 22 volumes of letterbooks, 9 rent ledgers, 1 mortgage ledger, 12 general ledger books, and 7 estate books.
7. John C. Weaver, *Hamilton: An Illustrated History* (Toronto, 1982), 196–98.
8. Moore and Davis (hereafter M & D) to Joseph Sudborough, 13 September 1862, Moore and Davis's Letterbooks (hereafter Letterbooks), vol. 1. The Letterbooks are part of the Hamilton Collection in the Hamilton Public Library.
9. M & D to James McLlennan, 19 September 1865; M & D to the Reverend John Irvine, 6 December 1867; both in Letterbooks, vol. 3.
10. M & D to Mrs. H. Jagoe, 7 May 1891, Letterbooks, vol. 11.
11. M & D to W.R. Whately, deputy chief, Hamilton police, 17 July 1914, Letterbooks, vol. 16.
12. W.P. Moore to A.A. McKillop, 18 February 1887, Letterbooks, vol. 9.
13. W.P. Moore to N.A. Awrey, 24 March 1887, Letterbooks, vol. 9.
14. W.P. Moore to N.A. Awrey, 31 March 1891, Letterbooks, vol. 11.
15. M & D to S.J. Vankoughnet, 1 May 1862, Letterbooks, vol. 1.
16. John Fox to M & D, 30 September 1870, Letterbooks, vol. 5.
17. Fox's offer was rejected. The two lots in question were sold to a William Lemon in 1873 for $1000.
18. For example, see M & D to Richard Bull, 13 July 1869, Letterbooks, vol. 4.
19. M & D to D.F. Duncombe, 25 October 1867, Letterbooks, vol. 3.
20. M & D to Alex McNale, 14 September 1872, M & D to Charles A. Blyth, 25 June 1877, both in Letterbooks, vol. 5.
21. Moore and Davis Mortgage Ledgers, Estate of Gilbert F. Davis. For more on Hamilton mortgages during this period see Michael B. Katz, Michael J. Doucet, and Mark B. Stern, *The Social Organization of Early Industrial Capitalism* (Cambridge, Mass., 1982), chap. 4, and Michael J. Doucet, "Building the Victorian City: The Process of Land Development in Hamilton, Ontario, 1847–1881" (Ph.D. diss., University of Toronto, 1977), chap. 6.
22. Walter Stewart, *Towers of Gold, Feet of Clay: The Canadian Banks* (Toronto, 1982), chap. 6.
23. Sam Bass Warner, Jr., *Streetcar Suburbs: The Process of Growth in Boston, 1870–1900* (Cambridge, Mass., 1962), 118; John Bodner, Roger Simon, and Michael P. Weber, *Lives of Their Own: Blacks, Italians, and Poles in Pittsburgh, 1900–1960* (Urbana, 1982), 161–70; Barrows, "Beyond the Tenement," 415–18.
24. Doucet, "Building the Victorian City," chap. 6.
25. Katz, Doucet, and Stern, *The Social Organization*, chap. 4.
26. M & D to Toronto Dwellings, 5 June 1914, Letterbooks, vol. 16.
27. Moore and Davis Collection, pamphlet folder, *Advice to Tenants by Patterson Bros., The Builders of Homes* (n.p., n.d.).
28. John C. Weaver, "From Land Assembly to Social Maturity: The Suburban Life of Westdale (Hamilton), Ontario, 1911–1951," *Histoire sociale/Social History* II (1978), 411–40.
29. Warner, *Streetcar Suburbs*, 119–20.
30. Weaver, *Hamilton*, Table 4, 197.
31. 12 December 1912 to 10 September 1914, passim, Letterbooks, vol. 16.
32. M & D to E.D. Cahill, K.C., 14 January 1914, Letterbooks, vol. 16.
33. For a discussion of similar occurrences in a U.S. city, see Zunz, *The Changing Face of Inequality*.

34. James Lorimer, *The Developers* (Toronto, 1978).

35. Moore and Davis, vertical file box labelled Mountain, Central, Norway. In keeping with the image of merchant builders as businessmen who kept their records on the backs of envelopes, the estimates and running totals on actual costs were pencilled on the backs of envelopes. On minimalist design, see Gwendolyn Wright, *Moralism and the Model Home: Domestic Architecture and Conflict in Chicago, 1873–1913* (Chicago, 1980).

36. See for example, W.D. Flatt, *The Trail of Love: An Appreciation of Canadian Pioneers and Pioneer Life* (Toronto, 1916). Flatt was a Hamilton lumber baron with holdings in Michigan. He spread his business into building materials and real estate subdivision. According to the 1871 manuscript census, the largest building firm in Hamilton was that of C.W. and T.H. Kempster, which also was a manufacturer of sashes, doors, and window blinds.

37. For a candid, inside discussion of merchant builders' practices in the 1950s, see Ned Eichler, *The Merchant Builders* (Cambridge, Mass., 1982).

38. Doucet, "Urban Land Development," 300–302.

39. Barrows, "Beyond the Tenement," 395–97.

40. David Harvey, *Social Justice and the City* (Baltimore, 1975), 171.

41. M & D to Samuel Green, 5 June 1913 and 8 September 1913, Letterbooks, vol. 16.

42. M & D to H. Burch, 5 May 1913, Letterbooks, vol. 16.

43. Harvey, *Social Justice and the City*, 170.

44. M & D to Ellen Heyes, 11 August 1913, Letterbooks, vol. 16.

45. M & D to James Storie, 21 July 1891, Letterbooks, vol. 11.

46. M & D to Dr. G. Morton, 30 July 1891, Letterbooks, vol. 11.

47. M & D to James Bennett, 9 February 1893, Letterbooks, vol. 11.

48. M & D to Guardian Trust Company, 19 August 1914, Letterbooks, vol. 16; M & D to Messrs. Cohen and Sugarman, 10 September 1914, Letterbooks, vol. 11.

49. M & D to M.J. Cashman, 28 February 1913, Letterbooks, vol. 16.

50. Albert Rose, *Canadian Housing Policies, 1935–1980* (Toronto, 1980), 1–2.

51. Wright, *Moralism and the Model Home*.

THE EVOLUTION OF SETTLEMENT SYSTEMS : A CANADIAN EXAMPLE, 1851–1970*

F.A. DAHMS

The topic of urban development has been addressed from a number of perspectives which have improved our understanding of the factors contributing to the processes operating in individual places and in systems of settlements. Works such as that by Artibise, Dyos, Johnson, Masters, and Warner have examined local political, economic, technological and human factors affecting the growth of individual cities.[1] At the other extreme, studies of national urban systems by Borchert, Conzen, Pred, Simmons, and Rozman have focussed on the long-term, large-scale technological and economic factors leading to integrated systems of major cities.[2] Theoretical concepts developed by Walter Christaller and elaborated by many others have helped us to understand the market functions, size, and spacing of settlements, but have done little to explain the evolution of settlement systems.[3]

The three approaches outlined above might roughly be categorized as temporal, spatial, and theoretical. Unfortunately, they have often been pursued independently, rather than combined in an effort to integrate the most useful features of each into one study.[4] It seems obvious that improved explanatory generalizations about the evolution of settlements will be achieved when we explicitly recognize their interactions with other places through time, the role of changing technology in these interactions, and the role of individuals in the total evolutionary process. Furthermore, a number of theoretical concepts must be integrated into our explanatory schemes if they are to have general applicability. It is possible to relate the processes of regional urban growth to the factors so often cited in individual urban histories, and to the general economic and technological evolution described in accounts of the development of national urban systems. Large-scale technological and

*Journal of Urban History 7, 2 (February 1981): 169–204.